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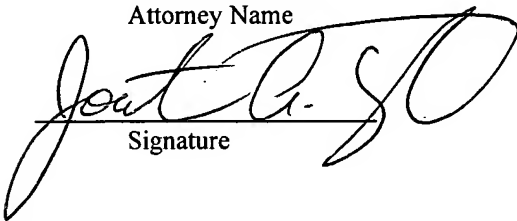
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : B. Claridge et al.  
Application No.: 10/068,542 Group Art Unit: 3627  
Filed : February 6, 2002 Examiner : G. O'Connor  
Title : Method of Point of Sale Investment

AMENDMENT

I hereby certify that this paper is being deposited with the United States Postal Service as Express Mail No. EV 372167516 US, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on March 29, 2005.

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March 29, 2005  
Date of Signature

**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

Sir:

In response to the Office Action dated November 29, 2004, applicants amend the above-identified patent application as follows: